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Proceedings of the national conference of social work at the forty-eighth annual session held in Pittsburgh, Pa., June 6-13, 1917. (Chicago: 315 Plymouth Court. 1918. Pp. 675.)

Papers are grouped under the following general headings: social problems of the war, family and community, health, children, public charities, mental hygiene, community problems, social insurance, corrections, and rural social problems. There is a detailed index which makes the volume serviceable for reference.

Report of Royal Commission on housing of industrial population of Scotland, rural and urban. (London: Wyman. 1917. Pp. xviii, 459.)

Report on the physical welfare of mothers and children. Four volumes. (Liverpool: Carnegie United Kingdom Trust. 1917.)

Third annual report of the City Planning Board, for the year ending January 31, 1917. (Boston: The Board. 1917. Pp. 49.)

Urban and rural development. Report of conference held at Winnipeg, May 28-30, 1917. (Ottawa: Commission of Conservation. 1917. Pp. 98.)

Insurance and Pensions

Principles Governing Retirement of Public Employees. By LEWIS MERIAM. The Institute for Government Research. Publications on Principles of Administration. (New York: D. Appleton and Company. 1918. Pp. xxix, 477. \$2.75.)

Attention has frequently been called to the fact that we have in the English language no general treatise on the fundamental questions involved in the problem of pensioning state employees. We already have a large and growing literature on the financial and actuarial aspects of this subject, but we have no thorough discussion of the economic, social, administrative, and financial questions which ought to be considered before any sound plan of pensioning public employees can be adopted. To meet this need, Mr. Lewis Meriam has written a volume which fairly earns the title of a genuine contribution to our knowledge in this field. Mr. Meriam's experience as a federal official, his earlier statistical study of the composition of the federal staff, and his more recent connection with unofficial investigating bodies, have given him both personal acquaintance with the question and a detached point of view of the problem he treats. Throughout the discussion an effort has been made to present the arguments for and against the alternate lines of action in controverted points without any attempt to indicate the ideal solution.

The objects sought by the government through the establishment of a retirement system are: the elimination of the superannuated, the removal of those whose efficiency has been impaired by accident or disease, the improvement of the morale of the rest of the staff, the retention of the best employees, and the attraction to the service of a high grade of men. The three parties to the question, the government as an employer, the employees, and the public all have a close interest in the matter and the rights of the three demand careful consideration in the adoption of any system of retirement. That some fair plan of providing for the employee who has lost his efficiency because of advancing age and long service is necessary is the almost universal opinion of those who have had experience in public administration. How such a system should be financed and the classes of benefits to be provided make up the greater part of the problems discussed.

The vexed question of contributory and non-contributory systems is treated in a clear and convincing manner. For the new entrant, the question of benefits is a matter of compensation; a higher grade of men, who would not accept a position for the salary alone, would accept it for the salary plus the benefits; and in the long run the burden of the system is placed on the employee. A sound system of retirement should therefore be constructed primarily with the needs of future entrants in view while making some temporary arrangement for those who are to be retired at the time of the adoption of the plan. In drafting the system of benefits, the general rule is to meet the needs of the employee: an adequate scheme would provide for (a) superannuation, (b) ordinary disability occurring before the employee has met the requirements for superannuation, (c) withdrawal from service, (d) death in active service, and (e) death after retirement under certain conditions. Where there is a distinct element of hazard in the service, as in the case of firemen or policemen, special benefits should be provided for (a) disability due to the actual performance of duty, (b) death in active service due to the same cause, and (c) death after retirement when due to cause (a).

In discussing the various details of benefits, Mr. Meriam has drawn freely on the experience of the British retirement system, which for the first time is presented to American readers in well digested form.

The book closes with a useful bibliography, though the method

of stating titles of reports leaves much to be desired. The excellent arrangement of the discussion with chapter headings, summaries, and conclusions calls for special commendation.

HENRY J. HARRIS.

NEW BOOKS

JONES, F. R., editor. *Texts of the workmen's compensation laws of the states and territories of the United States, with digests.* 41 pamphlets. (New York: Workmen's Compensation Publicity Bureau, 80 Maiden Lane. 1917. 25c. each.)

JONES, F. R., editor. *Digest of workmen's compensation laws in the United States and territories, with annotations.* Fifth edition, revised to December 1, 1917. (New York: Workmen's Compensation Bureau. 1917.)

KEATE, H. *Guide to marine insurance.* (London: Layton. 1917.)

LEMMON, W. S. *Fire insurance rating systems.* (New York: Eastern Union, 84 Williams St.)

MAXWELL, H. Z. *Digest of decisions under the Pennsylvania workmen's compensation act of 1915.* (Harrisburg: The author. 1917. Pp. 125.)

OTIS, S. L. *Tables of comparative benefits of various compensation laws.* (New York: Spectator Co. 1917.)

Fees and taxes charged New York insurance companies by insurance departments of other states for 1918. (Albany: State Ins. Dept. 1917. Pp. 53.)

Memorandum explanatory of the provisions of the national health insurance bill. (London: Wyman. 1917. 2d.)

National insurance acts. Handbook for the use of approved societies. Irish edition. (Dublin: National Health Insurance Committee. 1917. Pp. 317. 1s. 9d.)

Report of war pensions, etc. Statutory Committee for 1916. (London: Wyman. 1917. Pp. 124. 1s. 3d.)

Third annual report, 1916-17, national health insurance, Medical Research Committee. (London: Wyman. 1918. 6d.)

Pauperism, Charities, and Relief Measures

NEW BOOKS

HURRY, J. B. *Poverty and its vicious circles.* (London: J. & A. Churchill; Philadelphia: P. Blakiston's Son & Co. 1917. Pp. 180. \$2.)

In a popular and rather striking way is presented the fact that poverty produces conditions and forms of misery which in turn tend